

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15-13357-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margarita Laboy  
aka Margarita Equizabel  
13 Ewan Terrace  
Vineland, NJ 08360

Felix Equizabel  
916 E. Chesnut Avenue  
vineland, NJ 08326

Social Security No.:

xxx-xx-9416

xxx-xx-6502

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 29, 2015

Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Margarita Laboy  
Felix Equizabel  
Debtors

Case No. 15-13357-ABA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 38

Date Rcvd: May 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2015.

db +Margarita Laboy, 13 Ewan Terrace, Vineland, NJ 08360-3901  
jdb +Felix Equizabel, 916 E. Chesnut Avenue, Vineland, NJ 08360-5804  
515387859 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
515350387 EOS, 700 Longwater Drive, Norwall, MA 02061-1624  
515350397 +Eastern Account System of Connecticut, PO Box 837, Newton, CT 06470-0837  
515350393 Family Dentistry, Attn.: Trojan Professional Services, PO Box 1270,  
Los Alamitos, CA 90720-1270  
515350370 +NJ Higher Education Student Assistance Authority, Attn: Schachter Portnoy, LLC,  
3490 US Route 1, Princeton, NJ 08540-5920  
515350394 +Testa Heck Scrocca & Testa, PO Box 749, Vineland, NJ 08362-0749  
515350382 Trojan Professional Services, PO Box 1270 1270, Los Alamitos, CA 90720-1270  
515350398 Vengroff Williams, Inc., PO Box 4155, Sarasota, FL 34230-4155  
515350379 Verizon, 500 Technology Drive, Weldon Spring, MD 55438  
515350400 comcast, po box 3002, Southeastern, PA 19398-3002  
515350402 south jersey hospital, Sherman Avenue, Vineland, nj 08360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: leah.bynon@usdoj.gov May 29 2015 21:22:42 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 29 2015 21:22:40 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515350386 EDI: AFNIRECOVERY.COM May 29 2015 21:13:00 AFNI, Po Box 3097,  
Bloomington, IL 61702-3097  
515350396 +EDI: RMCB.COM May 29 2015 21:13:00 American Medical Collection Agency,  
4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615  
515350389 EDI: GMACFS.COM May 29 2015 21:13:00 American Suzuki Financial Services, PO Box 1762,  
Greeley, CO 80632-1762  
515350391 EDI: AFNIRECOVERY.COM May 29 2015 21:13:00 Anderson Financial, PO Box 3097,  
Bloomington, IL 61702-3097  
515350384 +EDI: CAPITALONE.COM May 29 2015 21:13:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
515350375 +EDI: CAPONEAUTO.COM May 29 2015 21:13:00 Capital One Auto Finance, 3905 Dallas Parkway,  
Dallas, TX 75093-7892  
515350375 +E-mail/Text: coafinternalbkteam@capitaloneauto.com May 29 2015 21:23:16  
Capital One Auto Finance, 3905 Dallas Parkway, Dallas, TX 75093-7892  
515350374 +EDI: CHASE.COM May 29 2015 21:13:00 Chase, 800 Brook Sedge Blvd,  
Westerville, OH 43081-2822  
515350385 +EDI: CHASE.COM May 29 2015 21:13:00 Chase/Bank One, PO Box 15298,  
Wilmingtion, DE 19850-5298  
515350383 EDI: WFNBNB.COM May 29 2015 21:13:00 Comenity Bank/Victorias Secret, PO Box 182789,  
Columbus, OH 43218-2789  
515350371 EDI: RCSFNBMARIN.COM May 29 2015 21:13:00 Credit One Bank, PO Box 60500,  
City of Industry, CA 91716-0500  
515350395 +E-mail/Text: kirstenc@cumberlandmedical.com May 29 2015 21:22:46 Cumberland Medical Assoc,  
1206 W. Sherman Avenue, Vineland, NJ 08360-6911  
515350390 E-mail/Text: jkatsios@gsicollections.com May 29 2015 21:22:31 GSI Recovery LLC,  
PO Box 127, Nutley, NJ 07110-0127  
515350376 +EDI: DRIV.COM May 29 2015 21:13:00 HSBC Auto Finance, PO Box 961245,  
Fort Worth, TX 76161-0244  
515350377 +EDI: HFC.COM May 29 2015 21:13:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
515350401 +EDI: HFC.COM May 29 2015 21:13:00 HSBC Bank, USA, PO Box 2013, Buffalo, NY 14240-2013  
515350381 +EDI: MID8.COM May 29 2015 21:13:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
515350388 +E-mail/Text: bankruptcydepartment@ncogroup.com May 29 2015 21:22:50 NCO Financial,  
PO Box 15636, Wilmington, DE 19850-5636  
515350373 +EDI: NEXTEL.COM May 29 2015 21:13:00 Sprint, PO Box 3097, Bloomington, IL 61702-3097  
515350372 EDI: IIC9.COM May 29 2015 21:13:00 Verizon, Attn.: IC System,  
44 Highway 96 East, PO Box 64794, ST Paul, MN 55164-0794  
515350399 EDI: WFNBNB.COM May 29 2015 21:13:00 Victorias Secret, PO Box 659728,  
San Antonio, TX 78265-9728  
515350392 EDI: WFFC.COM May 29 2015 21:13:00 Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704  
515350380 +EDI: WFFC.COM May 29 2015 21:13:00 Wells Fargo Auto Finance, PO Box 29704,  
Phoneix, AZ 85038-9704  
515350378 +EDI: GMACFS.COM May 29 2015 21:13:00 nuvell credit corporation, PO Box 380901,  
Bloomington, MN 55438-0901

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2015 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
TOTAL: 1